



Total 2014 Impact of Affordable Care Act on California's Individual Health Insurance

Presently Insured	Less than 400% FPL	Greater than 400% FPL
Californians Impacted	600,000	1,300,000
Eligible for federal tax credit	YES	NO
Change in total cost (Premium + out-of-pocket)	 Down 40% to 76%	 Up 20%

Presently Uninsured	Less than 400% FPL	Greater than 400% FPL
Californians Impacted	1,600,000	1,400,000
Eligible for federal tax credit	YES	NO
Change in total cost (Premium + out-of-pocket*)	 Down 55% to 91%	 Down 0 - 1%

* Assumes uninsured have been receiving all the health care they would have had they actually purchased insurance.

Data source: [Factors Affecting Individual Premium Rates in 2014](#), Milliman, San Diego, CA, March 28, 2013

Key Points about Individual Market Reform in California

- Rate estimates are averages and could be more or less depending on an individual's circumstance. Everyone purchasing an individual plan will have access to expanded benefits, lower deductibles and lower out-of-pocket maximums.
- Actual rates can vary depending on income, where an individual lives, their age and other factors
- The Report "Factors Affecting Individual Premium Rates in 2014" Actuarial Study by Milliman underscores the importance of consumers becoming smart shoppers, because no matter what the unique circumstance, consumers can find better health coverage deals if well informed on how to shop for the plan that gives them the best value.
- It is important to keep in mind that for Californians who have been frozen out of insurance, often due to a pre-existing condition, the new Covered California marketplace means 1.4 million Californians can no longer get turned away for insurance. Their new ability to get insurance provides them with access to health care and financial security.